

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicants: WHIPPLE et al.

Title: SYSTEM AND METHOD FOR CREATING FINANCIAL ASSETS

Appl. No.: 10/747,740

Filing Date: 12/29/2003

Examiner: CHANG, EDWARD

Art Unit: 4143

Conf. No.: 2062

**AMENDMENT AND REPLY UNDER 37 CFR 1.111**

Mail Stop **AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated 01/07/2008, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks** begin on page 7 of this document.

Please amend the application as follows: